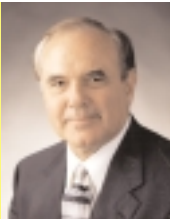




State Senator Robert Garton District 41



HOW TO PROTECT YOURSELF AGAINST IDENTITY THEFT

Identity theft occurs when someone wrongfully uses your personal identification to obtain credit, loans, services, or even rentals and mortgages in your name.

Theft of identity is fast becoming the most prevalent and costly financial crime in the nation. Researchers estimate that criminals steal more than 40,000 victims' identities each year, costing consumers and the financial industry billions of dollars.

Credit identity theft may occur in daily consumer transactions using a variety of ways including mail theft, "dumpster diving", insider access, purse or wallet loss, computerized information services, or the internet.

Oftentimes, consumers are not aware that their identities have been stolen and how it may effect their lives. If someone has fraudulently obtained a credit card in your name, he or she may be ruining your credit and your reputation.

The following is advice on how consumers may reduce the chances of identity theft in their everyday lives.

- Never provide any personal, bank account or credit card information to anyone who contacts you through a telephone solicitation.
- Destroy all ATM and bank receipts, old insurance forms, bank checks, expired credit cards, pre-approved credit offers and any other papers that include personal information, identification, and account numbers.
 - Check all credit card and bank statements for accuracy.
 - Use only secure sites when making on-line purchases. Secure pages begin with "https".
 - Safeguard your SSN, credit cards, and account numbers from fraudulent use.
 - Do not put checks in the mail from your home mailbox. Drop them off at a U.S. Mailbox or the U.S. Post Office. Mail theft is common. It's easy to change the name of the recipient on the check with an acid wash.
 - Cancel all credit cards you do not use or have not used in the past six months.
 - Avoid easy to figure out access and personal ID (PIN) codes.
 - Obtain a copy of your credit report yearly and check it for accuracy.

To reach the Consumer Protection Division in the office of the Indiana Attorney General Steve Carter, call toll-free 1-800-382-5516 or go to www.in.gov/attorneygeneral.

Garton represents District 41, which includes Bartholomew County and portions of Johnson and Shelby counties.

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